

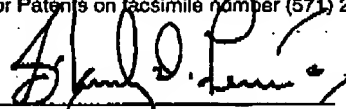
Docket No. CH919980004US1  
(590.059)**RECEIVED  
CENTRAL FAX CENTER****AUG 20 2007****RESPONSE UNDER 37 CFR 1.116  
-- EXPEDITED PROCEDURE --  
EXAMINING GROUP 3691****IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Abad-Peiro et al.  
Serial No. : 09/787,753 Examiner : Muriel S. Tinkler  
Filed : June 11, 2001 Art Unit : 3691  
For : METHOD OF IMPROVING SECURITY IN  
ELECTRONIC TRANSACTIONS

August 20, 2007

**AMENDMENT AFTER FINAL**

I hereby certify that this correspondence and any documents referred to as enclosed therewith are being transmitted by facsimile to the Commissioner for Patents on facsimile number (571) 273-8300 on August 20, 2007.

  
Stanley D. Ference III  
Reg. No. 33,879August 20, 2007  
Date of Signature

Commissioner for Patents  
P.O. Box 1450  
Alexandria, Virginia 22313-1450

Sir:

In response to the outstanding Office Action dated April 19, 2007, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks** begin on page 10 of this paper.